

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: VINCENT A CUDDEFORD II	§	Case No. 5:11-bk-05242
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/27/2011.
- 2) The plan was confirmed on 12/21/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/30/2016.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,896.00.
- 10) Amount of unsecured claims discharged without full payment: \$103,865.72.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 64,796.91	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 64,796.91

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,400.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,006.47	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,406.47
Attorney fees paid and disclosed by debtor(s):	\$ 2,100.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN DIBERNARDINO, ESQUIRE	Lgl	0.00	1,400.00	1,400.00	1,400.00	0.00
DISCOVER	Uns	6,743.00	6,742.86	6,742.86	35.13	0.00
COMMONWEALTH OF	Pri	4,449.00	6,804.47	1,530.84	1,530.84	0.00
COMMONWEALTH OF	Sec	4,751.00	6,804.47	6,087.17	5,678.48	0.00
COMMONWEALTH OF	Uns	0.00	6,804.47	270.17	0.00	0.00
M & T BANK	Uns	20,674.00	22,971.14	22,971.14	119.67	0.00
CAPITAL ONE AUTO FINANCE	Sec	7,384.00	7,680.93	0.00	0.00	0.00
M & T BANK	Uns	3,009.00	4,553.37	4,553.37	23.72	0.00
M & T BANK	Sec	302,505.00	295,412.28	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	31,679.00	31,678.90	31,678.90	165.03	0.00
INTERNAL REVENUE SERVICE	Pri	29,212.00	43,032.40	7,196.94	7,196.94	0.00
INTERNAL REVENUE SERVICE	Sec	13,384.00	43,032.40	38,296.61	38,296.61	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	43,032.40	1,177.63	6.13	0.00
CAPITAL ONE BANK	Uns	0.00	18,419.39	18,419.39	95.95	0.00
PA SCDU	Pri	7,200.00	7,444.77	7,200.00	7,200.00	0.00
SETERUS	Sec	109,149.00	125,751.46	0.00	0.00	0.00
KEY EQUIPMENT FINANCE INC	Sec	58,000.00	47,197.04	0.00	0.00	0.00
M & T BANK	Sec	66,097.00	70,515.05	0.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FIRST NATIONAL COMMUNITY	Uns	8,051.00	8,051.27	8,051.27	41.94	0.00
BOROUGH OF WEATHERLY	Sec	2,334.00	NA	NA	0.00	0.00
CAPITAL ONE	Sec	17,412.00	NA	NA	0.00	0.00
CARBON COUNTY TAX CLAIM	Sec	3,679.00	NA	NA	0.00	0.00
SANDRA E EROH	Sec	806.00	NA	NA	0.00	0.00
BERKHEIMER	Pri	29.00	NA	NA	0.00	0.00
GILLESPIE & MISCAVAGE	Uns	895.00	NA	NA	0.00	0.00
JOHN GREELEY	Uns	5,000.00	NA	NA	0.00	0.00
PHEAA	Uns	1,864.00	NA	NA	0.00	0.00
RAYMOND COURMOYER	Uns	3,000.00	NA	NA	0.00	0.00
BLISS LYNN A CUDDEFORD	Pri	0.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 44,383.78	\$ 43,975.09	\$ 0.00
TOTAL SECURED:	\$ 44,383.78	\$ 43,975.09	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 15,927.78	\$ 15,927.78	\$ 0.00
TOTAL PRIORITY:	\$ 15,927.78	\$ 15,927.78	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 93,864.73	\$ 487.57	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,406.47	
Disbursements to Creditors	\$ 60,390.44	
TOTAL DISBURSEMENTS:		\$ 64,796.91

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/12/2016

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.